



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [TRUIST FINANCIAL CORPORATION](#)

City/State [CHARLOTTE, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [521,964,000](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TRUIST FINANCIAL CORPORATION
214 N. TRYON STREET
CHARLOTTE, NC 28202

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	513,140,000			494,166,500			496,971,250			247,334,500			223,255,750																	
Net income (\$000)	3,134,000			2,015,000			4,482,000			3,224,000			3,237,000																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.57	2.65	38	2.90	2.84	49	2.81	2.77	45	3	3.01	44	3.04	3.08	39															
+ Non-interest income	1.77	1.11	81	1.67	1.14	82	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85															
- Overhead expense	2.97	2.24	88	2.99	2.63	75	3	2.57	75	3.20	2.69	77	3.09	2.71	77															
- Provision for credit losses	-0.15	-0.15	43	0.67	0.85	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83															
+ Securities gains (losses)	0	0.01	26	0.12	0.03	89	0.08	0.02	89	-0.05	0.01	0	0	0	75															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0.04	0	93	0.04	0	97															
= Pretax net operating income (tax equivalent)	1.54	1.79	33	1.01	0.64	64	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79															
Net operating income	1.22	1.36	39	0.82	0.48	67	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75															
Net income	1.22	1.35	40	0.82	0.50	67	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.09	3.14	44	3.87	3.78	53	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49															
Interest expense	0.18	0.27	32	0.56	0.66	40	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42															
Net interest income (tax equivalent)	2.91	2.85	49	3.31	3.10	57	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.26	0.13	76	0.37	0.28	74	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83															
Earnings coverage of net loan and lease losses (X)	9.37	4.52	37	6.98	21.56	35	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.79	1.39	79	1.81	1.51	75	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72															
Allowance for loan and lease losses / Total loans and leases	1.77	1.37	78	1.78	1.48	75	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.63	36	0.39	0.66	25	0.46	0.71	32	0.21	0.57	12	0.38	0.61	29															
30–89 days past due loans and leases / Total loans and leases	0.63	0.27	87	0.60	0.36	79	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84															
Liquidity and Funding																														
Net noncore funding dependence	5.02	-1.82	73	3.85	6.94	42	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52															
Net short-term noncore funding dependence	-0.71	-8.21	74	-3.82	-2.29	36	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44															
Net loans and leases / Total assets	54.48	59.81	31	62.55	63.21	37	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41															
Capitalization																														
Tier 1 leverage ratio	9.14	9.11	52	9.03	9.03	54	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60															
Holding company equity capital / Total assets	13.09	10.88	82	13.64	11.06	85	13.90	11.16	84	14.03	12.43	69	13.35	12.22	69															
Total equity capital (including minority interest) / Total assets	13.09	11.01	81	13.66	11.18	85	13.93	11.29	84	14.07	12.57	70	13.37	12.27	69															
Common equity tier 1 capital / Total risk-weighted assets	10.21	12.69	12	9.69	12.01	12	9.99	12.38	13	9.48	12.17	8	10.15	12.12	19															
Net loans and leases / Equity capital (X)	4.16	5.51	21	4.59	5.78	24	4.24	5.58	21	4.62	5.21	35	4.93	5.29	42															
Cash dividends / Net income	44.93	25.30	90	66.35	60.26	62	60.80	42.30	76	46.68	33.12	75	42.57	27.31	79															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	3.50	9.29	33	118.45	17.07	96	7.64	16.68	22	109.61	9.26	97	1.83	7	26															
Equity capital	-0.64	9.31	3	116.94	6.16	99	6.66	6.99	55	120.38	10.49	98	1.60	7.89	29															
Net loans and leases	-9.85	0.79	6	107.22	13.26	96	-2.19	9.07	13	106.59	9.10	97	3.58	7.89	33															
Noncore funding	-16.73	-23.76	60	64.43	-2.41	96	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60															
Parent Company Ratios																														
Short-term debt / Equity capital	7.23	0.48	95	6.71	0.98	89	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87															
Long-term debt / Equity capital	19.50	11.05	81	20.09	13.39	77	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84															
Equity investment in subsidiaries / Equity capital	101.21	103.07	43	99.57	103.11	27	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19															
Cash from ops + noncash items + op expense / Op expense + dividends	128.44	130.64	53	82.97	154.33	24	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,802,000	7,021,000	13,226,000	7,897,000	6,821,000	-17.36	99.47
Income from lease financing receivables.....	101,000	132,000	259,000	85,000	73,000	-23.48	141.25
Fully taxable income on loans and leases.....	5,739,000	6,968,000	13,130,000	7,813,000	6,745,000	-17.64	101.15
Tax-exempt income on loans and leases.....	164,000	185,000	355,000	169,000	149,000	-11.35	68.23
Estimated tax benefit on income on loans and leases.....	54,343	65,864	121,243	88,656	81,273	-17.49	-4.02
Income on loans and leases (tax equivalent).....	5,957,343	7,218,864	13,606,243	8,070,656	6,975,273	-17.48	98.10
Investment interest income (tax equivalent).....	952,657	958,136	1,762,757	1,350,344	1,194,727	-0.57	68.92
Interest on balances due from depository institutions.....	8,000	66,000	81,000	27,000	10,000	-87.88	547.77
Interest income on other earning assets.....	75,000	139,000	223,000	57,000	36,000	-46.04	128.93
Total interest income (tax equivalent).....	6,993,000	8,382,000	15,673,000	9,505,000	8,216,000	-16.57	93.97
Interest on time deposits of \$250K or more	7,000	54,000	73,000	117,000	50,000	-87.04	
Interest on time deposits < \$250K.....	28,000	149,000	232,000	160,000	82,000	-81.21	
Interest on foreign office deposits	0	0	0	6,000	9,000		-100.00
Interest on other deposits	48,000	419,000	480,000	818,000	503,000	-88.54	-40.02
Interest on other borrowings and trading liabilities.....	264,000	529,000	813,000	869,000	706,000	-50.09	23.14
Interest on subordinated debt and mandatory convertible securities	60,000	65,000	124,000	126,000	88,000	-7.69	57.91
Total interest expense.....	407,000	1,216,000	1,722,000	2,096,000	1,438,000	-66.53	6.91
Net interest income (tax equivalent).....	6,586,000	7,166,000	13,951,000	7,409,000	6,778,000	-8.09	104.24
Non-interest income.....	4,532,000	4,130,000	8,440,000	5,337,000	4,864,000	9.73	115.98
Adjusted operating income (tax equivalent)	11,118,000	11,296,000	22,391,000	12,746,000	11,642,000	-1.58	108.87
Overhead expense.....	7,618,000	7,381,000	14,909,000	7,917,000	6,896,000	3.21	128.35
Provision for credit losses.....	-386,000	1,667,000	2,325,000	625,000	592,000		
Securities gains (losses)	0	298,000	402,000	-116,000	3,000	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	111,000	88,000		-100.00
Pretax net operating income (tax equivalent).....	3,953,000	2,504,000	5,598,000	4,226,000	4,244,000	57.87	123.20
Applicable income taxes	766,000	415,000	981,000	782,000	803,000	84.58	53.79
Tax equivalent adjustments	56,000	68,000	125,000	207,000	184,000	-17.65	-51.89
Applicable income taxes (tax equivalent).....	822,000	483,000	1,106,000	989,000	987,000	70.19	33.77
Minority interest	-3,000	6,000	10,000	13,000	20,000		
Net income before discontinued operations, net of minority interest	3,134,000	2,015,000	4,482,000	3,224,000	3,237,000	55.53	172.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	3,134,000	2,015,000	4,482,000	3,224,000	3,237,000	55.53	172.95
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,131,000	2,021,000	4,492,000	3,237,000	3,257,000	54.92	170.72
Investment securities income (tax equivalent).....	952,657	958,136	1,762,757	1,350,344	1,194,727	-0.57	68.92
US Treasury and agency securities (excluding mortgage-backed securities)	42,000	43,000	83,000	103,000	121,000	-2.33	-38.50
Mortgage-backed securities	892,000	889,000	1,640,000	1,199,000	1,011,000	0.34	106.17
All other securities	18,657	26,136	39,757	48,344	62,727	-28.62	-70.40
Cash dividends declared.....	1,408,000	1,337,000	2,725,000	1,505,000	1,378,000	5.31	171.54
Common	1,207,000	1,210,000	2,424,000	1,309,000	1,204,000	-0.25	175.13
Preferred.....	201,000	127,000	301,000	196,000	174,000	58.27	151.82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent)	2.73	2.92	35	3.39	3.46	45	3.15	3.27	38	3.84	4	35	3.68	3.87	32
Less: Interest expense	0.16	0.25	28	0.49	0.61	39	0.35	0.48	34	0.85	0.98	39	0.64	0.79	37
Equals: Net interest income (tax equivalent)	2.57	2.65	38	2.90	2.84	49	2.81	2.77	45	3	3.01	44	3.04	3.08	39
Plus: Non-interest income	1.77	1.11	81	1.67	1.14	82	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85
Equals: adjusted operating income (tax equivalent)	4.33	3.82	80	4.57	4.05	80	4.51	4.04	75	5.15	4.41	81	5.21	4.46	87
Less: Overhead expense	2.97	2.24	88	2.99	2.63	75	3	2.57	75	3.20	2.69	77	3.09	2.71	77
Less: Provision for credit losses	-0.15	-0.15	43	0.67	0.85	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0.12	0.03	89	0.08	0.02	89	-0.05	0.01	0	0	0	76
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0.04	0	93	0.04	0	97
Equals: Pretax net operating income (tax equivalent)	1.54	1.79	33	1.01	0.64	64	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79
Less: Applicable income taxes (tax equivalent)	0.32	0.41	24	0.20	0.16	55	0.22	0.23	47	0.40	0.36	60	0.44	0.33	83
Less: Minority interest	0	0	3	0	0	89	0	0	86	0.01	0	82	0.01	0	89
Equals: Net operating income	1.22	1.36	39	0.82	0.48	67	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.22	1.35	40	0.82	0.50	67	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75
Memo: Net income (last four quarters)	1.11	1.25	34	0.94	0.81	59	0.90	0.82	58	1.30	1.19	60	1.45	1.24	75
Net income—BHC and noncontrolling (minority) interest	1.22	1.37	40	0.82	0.50	67	0.90	0.83	58	1.31	1.20	61	1.46	1.25	78
Margin Analysis															
Average earning assets / Average assets	88.22	93.15	6	87.74	91.74	8	87.98	92.32	8	87.67	91.05	16	87.75	91.48	14
Average interest-bearing funds / Average assets	58.56	62.32	35	62.80	65.48	38	61.24	64.06	37	69.66	65.57	72	59.66	65.56	26
Interest income (tax equivalent) / Average earning assets	3.09	3.14	44	3.87	3.78	53	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49
Interest expense / Average earning assets	0.18	0.27	32	0.56	0.66	40	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42
Net interest income (tax equivalent) / Average earning assets	2.91	2.85	49	3.31	3.10	57	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46
Yield or Cost															
Total loans and leases (tax equivalent)	4.02	4.05	52	4.55	4.44	63	4.33	4.27	57	5	5.09	49	4.76	4.95	46
Interest-bearing bank balances	0.08	0.11	15	0.48	0.50	57	0.32	0.27	67	0.74	2.04	6	1.37	1.64	27
Federal funds sold and reverse repos	0	0.26	20	0.52	0.94	34	0.28	0.68	34	1.56	2.44	19	1.83	2.17	31
Trading assets	1.70	0.42	86	2.66	0.67	87	2.14	0.60	85	0.96	0.99	60	1.14	1.11	54
Total earning assets	3.06	3.11	44	3.84	3.74	55	3.56	3.51	51	4.34	4.36	50	4.14	4.20	48
Investment securities (tax equivalent)	1.47	1.80	28	2.52	2.51	48	2.10	2.25	34	2.65	2.76	42	2.51	2.68	38
US Treasury and agency securities (excluding mortgage-backed securities)	1.11	1.28	41	2.10	2.01	57	2.10	1.75	68	2.18	2.32	46	1.95	2.05	45
Mortgage-backed securities	1.43	1.56	40	2.51	2.33	72	1.96	2.05	36	2.41	2.61	23	2.55	2.50	55
All other securities	8	2.91	96	9.63	3.48	94	7.57	3.24	95	7.92	4.06	91	6.55	4.20	90
Interest-bearing deposits	0.06	0.24	9	0.50	0.70	30	0.32	0.53	24	0.94	1.10	40	0.62	0.81	37
Time deposits of \$250K or more	0.51	0.76	24	1.45	1.67	24	1.24	1.42	31	2.09	1.96	57	1.43	1.44	45
Time deposits < \$250K	0.34	0.72	11	1.14	1.58	17	0.98	1.36	18	1.13	1.82	13	0.77	1.29	17
Other domestic deposits	0.04	0.17	7	0.39	0.50	37	0.22	0.36	25	0.71	0.93	36	0.56	0.67	45
Foreign deposits		0.12			0.59			0.42		2.20	1.19	86	1.81	0.97	84
Federal funds purchased and repos	0.10	0.19	46	1.15	0.85	78	0.80	0.62	75	2.27	1.86	69	1.84	1.51	64
Other borrowed funds and trading liabilities	1.46	1.31	56	1.78	1.62	59	1.63	1.50	58	2.94	2.38	80	2.72	2.28	79
All interest-bearing funds	0.27	0.40	29	0.78	0.92	42	0.57	0.74	34	1.22	1.49	31	1.08	1.19	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	4,532,000		4,130,000		8,440,000		5,337,000		4,864,000						
Fiduciary activities income	228,000		223,000		466,000		190,000		173,000						
Service charges on deposit accounts - domestic	511,000		507,000		1,020,000		762,000		712,000						
Trading revenue.....	171,000		43,000		189,000		105,000		68,000						
Investment banking fees and commissions.....	962,000		762,000		1,601,000		717,000		625,000						
Insurance activities revenue.....	1,298,000		1,114,000		2,158,000		2,031,000		1,816,000						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	174,000		-461,000		-452,000		105,000		267,000						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	293,000		566,000		1,181,000		170,000		158,000						
Other non-interest income.....	895,000		1,376,000		2,277,000		1,257,000		1,045,000						
Total overhead expenses	7,618,000		7,381,000		14,909,000		7,917,000		6,896,000						
Personnel expense.....	4,349,000		3,980,000		8,146,000		4,833,000		4,313,000						
Net occupancy expense.....	626,000		700,000		1,388,000		787,000		758,000						
Goodwill impairment losses	0		0		5,000		0		0						
Amortization expenses and impairment loss (other intangible assets).....	286,000		343,000		685,000		164,000		131,000						
Other operating expenses.....	2,357,000		2,358,000		4,685,000		2,133,000		1,694,000						
Fee income on mutual funds and annuities.....	128,000		114,000		237,000		173,000		161,000						
Memoranda															
Assets under management in proprietary mutual funds and annuities	6,317,000		6,189,000		5,963,000		7,235,000		6,609,000						
Number of equivalent employees	52,248		55,769		53,693		57,264		35,852						
Average personnel expense per employee.....	83.24		71.37		151.71		84.40		120.30						
Average assets per employee.....	9,821.24		8,860.95		9,255.79		4,319.20		6,227.15						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.82	2.15	64	2.76	2.20	64	2.81	2.02	66	3.24	2.72	62	3.31	3.08	57
Overhead expenses / Net Interest Income + non-interest income	68.87	59.03	83	65.74	63.28	69	66.96	62.28	72	62.58	61.29	59	59.73	60.88	47
Percent of Average Assets															
Total overhead expense	2.97	2.24	88	2.99	2.63	75	3	2.57	75	3.20	2.69	77	3.09	2.71	77
Personnel expense.....	1.70	1.25	87	1.61	1.31	82	1.64	1.30	79	1.95	1.41	89	1.93	1.44	88
Net occupancy expense.....	0.24	0.24	53	0.28	0.26	60	0.28	0.26	62	0.32	0.28	65	0.34	0.28	69
Other operating expenses.....	1.03	0.73	86	1.09	0.99	74	1.08	0.94	75	0.93	0.97	58	0.82	0.97	42
Overhead less non-interest income	1.20	1.10	52	1.32	1.36	49	1.30	1.25	50	1.04	1.32	27	0.91	1.38	21
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	68.52	58.45	84	65.34	62.83	69	66.58	61.82	72	62.11	60.64	61	59.23	60.37	47
Personnel expense.....	39.12	33.10	79	35.23	32.43	67	36.38	32.36	74	37.92	32.39	83	37.05	32.51	75
Net occupancy expense.....	5.63	6.33	37	6.20	6.65	40	6.20	6.58	43	6.17	6.52	41	6.51	6.48	52
Other operating expenses.....	23.77	18.60	81	23.91	23.06	70	24.01	22.28	72	18.02	21.20	35	15.68	20.90	16
Total non-interest income	40.76	28.18	79	36.56	27.40	74	37.69	28.83	72	41.87	29.23	78	41.78	28.50	79
Fiduciary activities income	2.05	2.24	52	1.97	2.10	56	2.08	2.09	58	1.49	1.97	50	1.49	2.14	50
Service charges on domestic deposit accounts	4.60	3.19	77	4.49	3.35	69	4.56	3.27	74	5.98	3.88	79	6.12	4.15	74
Trading revenue.....	1.54	0.72	83	0.38	1.60	56	0.84	1.28	65	0.82	1.18	59	0.58	0.85	63
Investment banking fees and commissions.....	8.65	2.52	87	6.75	2.64	84	7.15	2.46	86	5.63	3.54	80	5.37	3.42	79
Insurance activities revenue.....	11.67	0.37	98	9.86	0.39	97	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	1.57	0.55	85	-4.08	-0.20	7	-2.02	0.01	8	0.82	0.28	84	2.29	0.65	89
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.64	3.83	48	5.01	2.89	75	5.27	3.92	68	1.33	1.86	48	1.36	1.61	57
Other non-interest income.....	8.05	9.26	54	12.18	9.31	75	10.17	9.65	64	9.86	10.04	64	8.98	9.86	56
Overhead less non-interest income	27.76	29.94	38	28.78	34.19	32	28.89	31.93	38	20.24	31.06	20	17.45	31.46	15
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.38	21.54	23	16.57	18.39	31	17.52	18.63	35	18.50	20.56	30	18.92	19.04	41
Applicable income tax + TE / Pretax net operating income + TE	20.79	23.10	16	19.29	22.75	18	19.76	21.18	30	23.40	23.23	55	23.26	21.56	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	115,470,000	132,326,000	123,433,000	134,332,000	77,824,000	-12.74	41.20	
Commercial and industrial loans	66,304,000	82,523,000	74,317,000	72,918,000	30,585,000	-19.65	158.94	
Loans to individuals	60,666,000	58,379,000	60,113,000	58,636,000	21,825,000	3.92	217.25	
Loans to depository institutions and acceptances of other banks	0	86,000	1,000	105,000	1,000	-100.00	-100.00	
Agricultural loans	448,000	262,000	525,000	274,000	232,000	70.99	86.12	
Other loans and leases	46,606,000	47,572,000	47,404,000	41,950,000	19,534,000	-2.03	160.19	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	289,494,000	321,148,000	305,793,000	308,215,000	150,001,000	-9.86	100.05	
Less: Allowance for loan and lease losses	5,121,000	5,702,000	5,835,000	1,549,000	1,558,000	-10.19	239.73	
Net loans and leases	284,373,000	315,446,000	299,958,000	306,666,000	148,443,000	-9.85	98.58	
Debt securities that reprice or mature in over 1 year	136,990,000	74,019,000	117,963,000	70,380,000	41,960,000	85.07	229.08	
Mutual funds and equity securities	912,000	642,000	1,061,000	817,000	376,000	42.06	9484.87	
Subtotal	422,275,000	390,107,000	418,982,000	377,863,000	190,779,000	8.25	128.45	
Interest-bearing bank balances	21,411,000	35,998,000	13,718,000	14,970,000	984,000	-40.52	4094.85	
Federal funds sold and reverse repos	1,242,000	1,345,000	1,745,000	1,417,000	143,000	-7.66	753.85	
Debt securities that reprice or mature within 1 year	2,889,000	3,786,000	2,825,000	4,347,000	3,630,000	-23.69	-46.17	
Trading assets	9,052,000	7,809,000	7,510,000	7,732,000	554,000	15.92	658.50	
Total earning assets	456,869,000	439,045,000	444,780,000	406,329,000	196,090,000	4.06	137.88	
Non-interest-bearing cash and due from depository institutions	5,051,000	5,092,000	5,009,000	4,057,000	2,705,000	-0.81	166.83	
Premises, fixed assets, and leases	4,932,000	5,726,000	5,203,000	5,535,000	2,118,000	-13.87	136.17	
Other real estate owned	78,000	55,000	67,000	94,000	48,000	41.82	1.09	
Investment in unconsolidated subsidiaries	5,753,000	5,058,000	5,556,000	4,256,000	2,157,000	13.74	219.19	
Intangible and other assets	49,281,000	49,360,000	48,613,000	52,807,000	22,579,000	-0.16	105.85	
Total assets	521,964,000	504,336,000	509,228,000	473,078,000	225,697,000	3.50	135.27	
Quarterly average assets	518,869,000	511,927,000	501,185,000	301,736,000	224,745,000	1.36	132.54	
Average loans and leases (YTD)	296,253,000	317,095,000	314,519,000	161,513,500	146,393,250	-6.57	112.57	
Memoranda								
Loans held-for-sale	3,009,000	6,323,000	6,059,000	8,373,000	988,000	-52.41	21.09	
Loans not held-for-sale	286,485,000	314,825,000	299,734,000	299,842,000	149,013,000	-9.00	101.43	
Real estate loans secured by 1–4 family	58,906,000	72,191,000	64,932,000	76,291,000	41,340,000	-18.40	35.50	
Commercial real estate loans	56,107,000	59,599,000	58,010,000	57,433,000	35,845,000	-5.86	50.20	
Construction and land development	9,422,000	9,903,000	9,618,000	9,221,000	5,881,000	-4.86	69.69	
Multifamily	4,632,000	5,549,000	5,632,000	5,031,000	2,970,000	-16.53	16.62	
Nonfarm nonresidential	42,053,000	44,147,000	42,760,000	43,181,000	26,994,000	-4.74	51.10	
Real estate loans secured by farmland	457,000	536,000	491,000	608,000	639,000	-14.74	-52.08	
Total investment securities	140,791,000	78,447,000	121,849,000	75,544,000	45,966,000	79.47	199.52	
U.S. Treasury securities	9,688,000	2,260,000	1,746,000	2,276,000	4,540,000	328.67	326.67	
US agency securities (excluding mortgage-backed securities)	1,901,000	1,935,000	1,917,000	1,881,000	2,399,000	-1.76	-51.82	
Municipal securities	472,000	537,000	493,000	585,000	706,000	-12.10	-81.90	
Mortgage-backed securities	127,787,000	73,038,000	116,598,000	69,945,000	37,908,000	74.96	235.24	
Asset-backed securities	23,000	27,000	25,000	30,000	36,000	-14.81	-56.03	
Other debt securities	8,000	8,000	9,000	10,000	1,000	0.00	388.10	
Mutual funds and equity securities	912,000	642,000	1,061,000	817,000	376,000	42.06	9484.87	
Available-for-sale securities	139,879,000	77,805,000	120,788,000	74,727,000	25,038,000	79.78	395.26	
U.S. Treasury securities	9,688,000	2,260,000	1,746,000	2,276,000	3,441,000	328.67	725.73	
US agency securities (excluding mortgage-backed securities)	1,901,000	1,935,000	1,917,000	1,881,000	200,000	-1.76		
Municipal securities	472,000	537,000	493,000	585,000	701,000	-12.10	-80.92	
Mortgage-backed securities	127,787,000	73,038,000	116,598,000	69,945,000	20,660,000	74.96	419.73	
Asset-backed securities	23,000	27,000	25,000	30,000	36,000	-14.81		
Other debt securities	8,000	8,000	9,000	10,000	0	0.00		
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)					-505,000			
Available-for-sale securities appreciation (depreciation)	-243,000	2,645,000	2,170,000	500,000	-651,000			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	22,749,000	18,755,000	23,717,000	9,724,000	13,030,000	21.30	57.74	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	138,623,000	122,694,000	127,629,000	92,405,000	53,025,000	12.98	181.87
NOW, ATS and transaction accounts	107,993,000	19,918,000	21,180,000	16,846,000	5,923,000	442.19	1880.36
Time deposits less brokered deposits < \$250K	5,614,000	13,869,000	7,790,000	16,630,000	9,232,000	-59.52	
MMDA and other savings accounts	134,697,000	203,534,000	210,860,000	190,033,000	85,674,000	-33.82	54.58
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	386,927,000	360,015,000	367,459,000	315,914,000	153,854,000	7.48	156.35
Time deposits of \$250K or more	2,354,000	4,910,000	3,296,000	9,362,000	5,713,000	-52.06	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	2,262,000	1,195,000	1,300,000	2,228,000	250,000	89.29	130.86
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	18,000	0	223,000	180,000	-100.00	-100.00
Other borrowings w/remaining maturity of 1 year or less	9,508,000	9,958,000	8,762,000	20,869,000	8,835,000	-4.52	165.23
Other borrowings w/remaining maturity over 1 year	23,635,000	28,761,000	27,472,000	29,452,000	16,499,000	-17.82	44.94
Brokered deposits < \$250K	8,998,000	11,310,000	10,322,000	9,451,000	1,632,000	-20.44	
Noncore funding	46,757,000	56,152,000	51,152,000	71,585,000	33,109,000	-16.73	59.41
Trading liabilities	1,749,000	1,197,000	1,634,000	1,412,000	293,000	46.12	127.90
Subordinated notes and debentures + trust preferred securities	7,003,000	7,086,000	7,040,000	5,711,000	2,978,000	-1.17	47.41
Other liabilities	11,192,000	11,003,000	11,031,000	11,898,000	5,285,000	1.72	76.88
Total liabilities	453,628,000	435,453,000	438,316,000	406,520,000	195,519,000	4.17	136.12
Equity Capital							
Perpetual preferred stock (including surplus)	6,673,000	7,143,000	8,048,000	5,102,000	3,053,000	-6.58	118.55
Common stock	6,674,000	6,738,000	6,745,000	6,711,000	3,817,000	-0.95	63.88
Common surplus	34,898,000	35,676,000	35,843,000	35,609,000	6,849,000	-2.18	274.81
Retained earnings	21,139,000	18,373,000	19,455,000	19,806,000	18,118,000	15.05	49.88
Accumulated other comprehensive income	-1,048,000	847,000	716,000	-844,000	-1,715,000		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	68,336,000	68,777,000	70,807,000	66,384,000	30,122,000	-0.64	130.06
Noncontrolling (minority) interest in subsidiaries	0	106,000	105,000	174,000	56,000	-100.00	-100.00
Total equity capital, including minority interest	68,336,000	68,883,000	70,912,000	66,558,000	30,178,000	-0.79	129.76
Total liabilities and capital	521,964,000	504,336,000	509,228,000	473,078,000	225,697,000	3.50	135.27
Memoranda							
Non-interest-bearing deposits	138,623,000	122,694,000	127,629,000	92,405,000	53,025,000	12.98	181.87
Interest-bearing deposits	259,656,000	253,541,000	253,448,000	242,322,000	108,174,000	2.41	135.93
Total deposits	398,279,000	376,235,000	381,077,000	334,727,000	161,199,000	5.86	150.12
Long-term debt that reprices within 1 year	1,906,000	1,939,000	1,931,000	2,299,000	2,847,000	-1.70	17.91
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	70,807,000	66,384,000	66,384,000	30,122,000	29,648,000		
Accounting restatements	0	-2,109,000	-2,109,000	-31,000	0		
Net income	3,134,000	2,015,000	4,482,000	3,224,000	3,237,000		
Net sale of new perpetual preferred stock	-1,415,000	2,041,000	2,949,000	4,000	0		
Net sale of new common stock	-1,018,000	92,000	266,000	150,000	-1,081,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	33,546,000	0		
Less: Dividends declared	1,408,000	1,337,000	2,725,000	1,505,000	1,378,000		
Change in other comprehensive income	-1,764,000	1,691,000	1,560,000	871,000	-248,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	3,000	-56,000		
Holding company equity capital, ending balance	68,336,000	68,777,000	70,807,000	66,384,000	30,122,000		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	22.12	36.32	21	26.24	36.22	29	24.24	36.22	24	28.40	37.78	33	34.48	37.19	41
Commercial and industrial loans	12.70	12.25	59	16.36	14.99	56	14.59	13.52	58	15.41	12.02	68	13.55	12.85	57
Loans to individuals	11.62	3.48	87	11.58	3.53	89	11.80	3.40	89	12.39	4.20	88	9.67	4.31	83
Loans to depository institutions and acceptances of other banks	0	0.01	32	0.02	0.04	76	0	0.03	64	0.02	0.04	76	0	0.05	60
Agricultural loans.....	0.09	0.21	61	0.05	0.20	54	0.10	0.19	65	0.06	0.24	53	0.10	0.30	64
Other loans and leases.....	8.93	4.22	82	9.43	4.66	83	9.31	4.63	81	8.87	5.01	80	8.65	5	79
Net loans and leases.....	54.48	59.81	31	62.55	63.21	37	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41
Debt securities over 1 year.....	26.25	17.61	81	14.68	14.01	57	23.17	15.55	82	14.88	14.60	54	18.59	14.63	68
Mutual funds and equity securities	0.17	0.06	87	0.13	0.05	78	0.21	0.05	87	0.17	0.06	84	0.17	0.06	84
Subtotal	80.90	78.32	54	77.35	78.43	31	82.28	78.16	62	79.87	79.65	28	84.53	79.97	51
Interest-bearing bank balances	4.10	9.11	23	7.14	6.78	54	2.69	7.51	17	3.16	3.06	60	0.44	3.04	11
Federal funds sold and reverse repos	0.24	0.52	75	0.27	0.86	78	0.34	0.82	78	0.30	1.57	72	0.06	1.66	63
Debt securities 1 year or less	0.55	1.53	31	0.75	1.83	37	0.55	1.68	26	0.92	1.91	42	1.61	1.96	62
Trading assets	1.73	0.60	88	1.55	1.09	81	1.47	1.01	82	1.63	1.19	81	0.25	1.33	67
Total earning assets.....	87.53	91.43	9	87.05	90.72	11	87.34	91.05	10	85.89	89.53	12	86.88	89.74	21
Non-interest cash and due from depository institutions.....	0.97	1.01	42	1.01	1.08	42	0.98	1.07	42	0.86	1.14	27	1.20	1.21	46
Other real estate owned.....	0.01	0.02	65	0.01	0.03	39	0.01	0.02	55	0.02	0.03	50	0.02	0.04	45
All other assets.....	11.50	7.50	90	11.94	8.16	87	11.67	7.82	89	13.25	9.27	87	11.92	8.98	81
Memoranda															
Short-term investments	4.89	12.01	15	8.16	10.58	46	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30
U.S. Treasury securities.....	1.86	1.08	75	0.45	0.92	60	0.34	0.84	64	0.48	1.03	61	2.01	1.04	75
US agency securities (excluding mortgage-backed securities)	0.36	0.77	52	0.38	0.48	56	0.38	0.63	54	0.40	0.54	54	1.06	0.69	74
Municipal securities	0.09	1.72	26	0.11	1.45	26	0.10	1.69	25	0.12	1.34	28	0.31	1.62	33
Mortgage-backed securities	24.48	12.97	90	14.48	11.11	71	22.90	11.75	92	14.79	11.44	71	16.80	11.13	84
Asset-backed securities	0	0.38	53	0.01	0.27	53	0	0.32	51	0.01	0.28	52	0.02	0.33	55
Other debt securities	0	0.52	19	0	0.39	22	0	0.42	24	0	0.39	23	0	0.41	19
Loans held-for-sale.....	0.58	0.42	75	1.25	0.48	84	1.19	0.52	82	1.77	0.39	91	0.44	0.30	73
Loans held for investment	54.89	59.85	31	62.42	63.46	37	58.86	61.72	34	63.38	63.50	37	66.02	63.93	42
Real estate loans secured by 1–4 family	11.29	11.69	51	14.31	12.29	61	12.75	11.91	55	16.13	13.29	62	18.32	13.46	70
Revolving	2.25	1.45	66	2.86	1.80	71	2.56	1.66	68	3.22	2.07	70	3.67	2.27	71
Closed-end, secured by first liens	8.92	9.84	48	11.28	9.99	57	10.05	9.81	54	12.70	10.69	64	14.47	10.57	73
Closed-end, secured by junior liens	0.11	0.20	43	0.17	0.26	49	0.14	0.22	47	0.21	0.28	54	0.18	0.31	45
Commercial real estate loans	10.75	22.48	21	11.82	21.90	26	11.39	22.22	25	12.14	22.23	29	15.88	21.58	36
Construction and land development	1.81	3.35	36	1.96	3.32	39	1.89	3.40	37	1.95	3.44	40	2.61	3.51	46
Multifamily.....	0.89	3.31	21	1.10	3.07	25	1.11	3.12	27	1.06	3.01	26	1.32	2.72	35
Nonfarm nonresidential	8.06	14.81	25	8.75	14.50	28	8.40	14.72	27	9.13	14.69	33	11.96	14.44	43
Real estate loans secured by farmland.....	0.09	0.34	52	0.11	0.33	53	0.10	0.33	52	0.13	0.36	57	0.28	0.41	66

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	39.89	59.66	21	41.20	55.37	25	40.36	57.15	23	43.58	57.46	28	51.88	56.49	41
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.89	59.66	21	41.20	55.37	25	40.36	57.15	23	43.58	57.46	28	51.88	56.49	41
Real estate loans secured by 1–4 family.....	20.35	19.82	51	22.48	19.50	58	21.23	19.43	55	24.75	20.75	61	27.56	21.10	71
Revolving	4.06	2.42	75	4.50	2.79	75	4.26	2.64	75	4.93	3.15	73	5.52	3.50	74
Closed-end.....	16.28	17.22	48	17.98	16.49	60	16.97	16.59	52	19.82	17.39	64	22.04	17.39	70
Commercial real estate loans	19.38	36.54	22	18.56	32.96	25	18.97	34.63	24	18.63	33.52	26	23.90	32.14	38
Construction and land development.....	3.25	5.50	36	3.08	4.97	37	3.15	5.26	37	2.99	5.09	40	3.92	5.20	45
1–4 family.....	0.43	1.11	42	0.41	0.93	40	0.39	0.93	41	0.44	0.94	43	0.86	1.02	55
Other.....	2.83	4.33	37	2.67	3.90	39	2.76	4.19	35	2.56	4.02	38	3.06	4.05	43
Multifamily.....	1.60	5.34	18	1.73	4.72	23	1.84	4.96	22	1.63	4.69	23	1.98	4.10	33
Nonfarm nonresidential	14.53	24.14	26	13.75	21.76	28	13.98	22.93	27	14.01	22.15	31	18	21.40	42
Owner-occupied.....	7.42	8.14	50	6.77	7.38	50	6.97	7.68	48	6.91	7.72	49	8.33	8.03	53
Other.....	7.10	15.71	19	6.97	14.16	23	7.01	14.95	22	7.10	14.34	23	9.66	13.38	38
Real estate loans secured by farmland.....	0.16	0.59	51	0.17	0.52	53	0.16	0.54	53	0.20	0.55	56	0.43	0.63	66
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0.03	0.07	75	0	0.06	64	0.03	0.11	76	0	0.12	60
Commercial and industrial loans	22.90	20.98	60	25.70	23.90	60	24.30	22.17	62	23.66	19.53	67	20.39	20.32	57
Loans to individuals	20.96	6.28	89	18.18	6.11	85	19.66	6.13	88	19.02	7.13	84	14.55	7.36	80
Credit card loans	1.13	0.51	82	1.11	0.64	79	1.17	0.65	79	1.34	0.81	80	1.50	1.02	82
Agricultural loans.....	0.15	0.37	62	0.08	0.31	50	0.17	0.32	65	0.09	0.37	53	0.15	0.46	61
Other loans and leases.....	16.10	8.03	81	14.81	8.93	75	15.50	9.09	76	13.61	9.85	70	13.02	9.66	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	239.51	383.17	22	278.32	392.62	29	250.39	381.27	24	317.63	391.26	37	338.16	379.80	44
Real estate loans secured by 1–4 family.....	122.19	124.52	51	151.84	133.24	60	131.72	125.03	53	180.39	138.18	66	179.63	137.84	65
Revolving	24.40	15.53	70	30.36	19.64	70	26.45	17.42	68	35.96	21.26	71	35.95	23.33	71
Closed-end.....	97.78	107.53	48	121.48	112.01	55	105.26	106.14	53	144.43	115.20	69	143.68	112.79	66
Commercial real estate loans	116.38	238.21	22	125.36	237.30	27	117.68	234.65	24	135.80	229.44	32	155.75	219.72	38
Construction and land development.....	19.54	35.52	34	20.83	35.78	37	19.51	35.62	35	21.80	34.95	43	25.55	35.36	47
1–4 family.....	2.56	7.06	38	2.78	6.74	43	2.40	6.34	40	3.18	6.61	45	5.61	7.04	55
Other.....	16.99	28.07	37	18.05	27.86	41	17.11	28.16	36	18.62	27.32	44	19.95	27.26	44
Multifamily.....	9.61	34.78	21	11.67	33.28	26	11.42	32.74	25	11.90	31.04	30	12.91	27.85	36
Nonfarm nonresidential	87.23	157.17	26	92.86	157.33	32	86.74	155.06	28	102.10	152.10	36	117.29	147.22	43
Owner-occupied.....	44.58	52.65	45	45.75	53.29	45	43.26	52.37	43	50.34	53.07	52	54.31	54.89	55
Other.....	42.65	102.08	21	47.11	101.60	29	43.48	100.54	26	51.76	97.41	33	62.98	91.80	38
Real estate loans secured by farmland.....	0.95	3.59	51	1.13	3.50	52	1	3.44	51	1.44	3.60	57	2.78	4.02	66
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0.18	0.38	76	0	0.28	64	0.25	0.44	76	0	0.54	60
Commercial and industrial loans	137.53	127.07	62	173.57	159.86	55	150.76	139.91	55	172.42	122.02	74	132.90	128.82	52
Loans to individuals	125.84	35.29	89	122.79	38.40	89	121.94	37.47	89	138.65	43.51	89	94.83	42.67	83
Credit card loans	6.76	2.61	83	7.53	3.43	81	7.23	3.30	82	9.77	4.34	81	9.76	5.31	81
Agricultural loans.....	0.93	2.01	62	0.55	2.03	53	1.06	1.88	65	0.65	2.18	54	1.01	2.72	62
Other loans and leases.....	96.67	46.75	80	100.06	51.14	80	96.16	49.54	79	99.19	52.44	82	84.88	51.79	75
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.30	28.84	18	14.27	26.07	20	14.39	27.32	20	13.97	26.45	22	16.51	24.79	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	85.86	187.37	19	96.38	186.18	25	89.26	183.76	22	101.82	178.57	30	107.59	167.93	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	130.43	244.59	22	142.13	244.21	26	132.52	240.85	25	152.16	236.10	32	161.91	225.98	37

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.89	12.01	15	8.16	10.58	46	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30
Liquid assets	33.65	28.17	67	25.28	24.60	62	29.11	26.22	63	21.54	22.44	58	21.59	22.72	61
Investment securities	26.97	19.64	71	15.55	16.55	46	23.93	17.85	75	15.97	16.99	49	20.37	17.27	67
Net loans and leases	54.48	59.81	31	62.55	63.21	37	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41
Net loans, leases and standby letters of credit	55.45	60.62	31	63.54	64.12	38	59.88	62.48	35	65.91	64.84	39	66.82	65.07	42
Core deposits	74.13	74.75	33	71.38	68.08	51	72.16	70.67	40	66.78	63.09	47	68.17	62.13	56
Noncore funding	8.96	10.89	51	11.13	16.68	42	10.05	14.13	48	15.13	19.36	47	14.67	21.34	40
Time deposits of \$250K or more	0.45	1.81	12	0.97	2.56	21	0.65	2.11	16	1.98	2.94	37	2.53	2.89	47
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.43	1.20	44	0.24	1.49	32	0.26	1.47	34	0.47	1.94	40	0.11	1.97	21
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.20	0.52	48	-0.03	0.52	18	-0.09	0.54	17	0.17	0.48	45	0.05	0.54	32
Commercial paper	0	0.01	45	0	0.01	89	0	0.01	44	0.05	0.02	92	0.08	0.02	90
Other borrowings w/remaining maturity of 1 year or less	1.82	0.99	74	1.97	2.06	59	1.72	1.24	68	4.41	3.01	68	3.91	3.67	57
Earning assets that reprice within 1 year	33.09	38.93	34	40.82	39.71	50	33.48	39.38	31	39.57	39.29	49	35.66	40.29	34
Interest-bearing liabilities that reprice within 1 year	2.61	7.04	12	4.96	9.42	22	3.33	8.20	16	6.12	10.19	22	5.46	10.01	26
Long-term debt that reprices within 1 year	0.37	0.26	75	0.38	0.56	70	0.38	0.47	69	0.49	0.96	63	1.26	1.34	70
Net assets that reprice within 1 year	30.11	30.25	45	35.48	28.34	65	29.78	29.11	48	32.97	26.63	65	28.94	27.38	47
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.02	-1.82	73	3.85	6.94	42	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52
Net short-term noncore funding dependence	-0.71	-8.21	74	-3.82	-2.29	36	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44
Short-term investment / Short-term noncore funding	113.26	284.81	27	156.87	138.95	66	80.08	184.19	24	51.17	77.77	50	29.30	66.46	37
Liquid assets - short-term noncore funding / Nonliquid assets	44.20	34.02	68	26.87	23.27	65	34.74	28.18	66	16.54	16.97	54	18.36	16.04	65
Net loans and leases / Total deposits	71.40	74.66	41	83.84	82.84	48	78.71	79.43	46	91.62	90.31	48	92.09	90.08	52
Net loans and leases / Core deposits	73.50	81.17	39	87.62	93.70	40	81.63	88.34	39	97.07	103.93	41	96.48	105	38
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72			-2.35	-0.82	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.54	1.94	3	5.98	4.82	71	4.73	4.31	62	1.23	1.36	52	-3.03	-1.98	20
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	44.71	16.19	88
Available-for-sale securities	99.35	84.66	71	99.18	85.75	72	99.13	87.23	69	98.92	85.40	72	54.47	81.88	11
U.S. Treasury securities	6.88	5.52	71	2.88	5.43	59	1.43	4.72	58	3.01	6.15	56	9.88	6.99	69
US agency securities (excluding mortgage-backed securities)	1.35	4.50	44	2.47	3.23	59	1.57	4.01	47	2.49	3.49	58	5.22	4.02	71
Municipal securities	0.34	8.87	21	0.68	9.39	24	0.40	9.83	21	0.77	7.75	27	1.54	9.16	32
Mortgage-backed securities	90.76	66.59	85	93.10	67.27	88	95.69	66.64	90	92.59	67.43	86	82.47	65.45	76
Asset-backed securities	0.02	2.05	53	0.03	1.68	54	0.02	1.91	50	0.04	1.66	52	0.08	2.05	55
Other debt securities	0.01	3.17	20	0.01	2.93	24	0.01	3.01	23	0.01	2.94	24	0	2.79	18
Mutual funds and equity securities	0.65	0.32	78	0.82	0.37	77	0.87	0.35	81	1.08	0.40	83	0.82	0.42	77
Debt securities 1 year or less	2.05	8.69	22	4.83	11.75	26	2.32	10.55	17	5.75	11.86	37	7.90	11.91	53
Debt securities 1 to 5 years	7.11	17.05	33	3.61	18.03	24	2.60	17.03	18	3.71	17.94	21	12.82	19.18	44
Debt securities over 5 years	90.19	72.17	79	90.74	66.01	86	94.21	69.86	89	89.45	66.02	80	78.47	64.73	61
Pledged securities	16.16	33.87	28	23.91	37.40	34	19.46	35.67	32	12.87	30.57	24	28.35	33.30	44
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-37.90	51.37	3	857.82	146.89	96	-11.80	183.32	7	335.86	26.69	96	11.88	6.77	59
Investment securities	79.47	33.34	84	71.62	14.17	92	61.30	23.62	85	64.35	11.75	91	-3.38	9.42	19
Core deposits	7.48	16.88	15	133.16	25.99	96	16.32	26.88	17	105.33	11.23	97	0.39	7.29	21
Noncore funding	-16.73	-23.76	60	64.43	-2.41	96	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	200,626,000	175,616,000	186,731,000	177,598,000	72,435,000
Commit: Secured commercial real estate loans	9,936,000	11,257,000	10,235,000	12,111,000	7,471,000
Commit: Unsecured real estate loans	2,228,000	2,291,000	2,439,000	2,585,000	752,000
Credit card lines (reported semiannually, June/Dec)	23,877,000	24,380,000	24,232,000	23,733,000	11,976,000
Securities underwriting	0	3,000	0	1,000	1,000
Standby letters of credit	5,082,000	5,025,000	4,986,000	5,136,000	2,377,000
Commercial and similar letters of credit	38,000	25,000	80,000	45,000	12,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	6,589,000	6,373,000	6,430,000	5,259,000	362,000
Credit derivatives - notional amount (holding company as beneficiary)	3,387,000	3,892,000	3,724,000	4,861,000	84,000
Credit derivative contracts w/ purchased credit protection-investment grade	4,119,000	3,126,000	3,366,000	4,856,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,855,000	7,137,000	6,789,000	5,264,000	0
Derivative Contracts					
Interest rate futures and forward contracts	26,584,000	22,017,000	20,311,000	27,241,000	7,083,000
Written options contracts (interest rate)	10,589,000	20,671,000	15,076,000	17,561,000	5,130,000
Purchased options contracts (interest rate)	18,996,000	18,389,000	20,360,000	18,928,000	3,380,000
Interest rate swaps	200,235,000	194,646,000	210,951,000	187,949,000	51,170,000
Futures and forward foreign exchange	12,974,000	10,735,000	10,348,000	11,197,000	497,000
Written options contracts (foreign exchange)	92,000	105,000	106,000	13,000	0
Purchased options contracts (foreign exchange)	117,000	122,000	106,000	13,000	0
Foreign exchange rate swaps	1,393,000	1,034,000	1,330,000	1,441,000	0
Commodity and other futures and forward contracts	604,000	445,000	748,000	223,000	0
Written options contracts (commodity and other)	21,525,000	26,493,000	21,377,000	25,641,000	0
Purchased options contracts (commodity and other)	9,772,000	15,450,000	10,132,000	14,113,000	0
Commodity and other swaps	2,536,000	1,170,000	1,767,000	1,108,000	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	38.44	22.45	87	34.82	21.74	84	36.67	22.01	86	37.54	23.52	84	32.09	24.05	77
Standby letters of credit	0.97	0.67	77	1	0.72	73	0.98	0.71	74	1.09	0.84	72	1.05	0.92	66
Commercial and similar letters of credit	0.01	0.02	58	0	0.02	55	0.02	0.02	67	0.01	0.02	61	0.01	0.02	45
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.26	0.25	90	1.26	0.39	87	1.26	0.35	89	1.11	0.42	87	0.16	0.52	66
Credit derivatives - notional amount (holding company as beneficiary)	0.65	0.19	84	0.77	0.33	85	0.73	0.30	86	1.03	0.52	88	0.04	0.75	63
Credit derivative contracts w/ purchased credit protection-investment grade	0.79	0.18	84	0.62	0.22	85	0.66	0.25	83	1.03	0.30	86	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.12	0.14	92	1.42	0.36	91	1.33	0.30	90	1.11	0.45	88	0	0.69	34
Derivative contracts	58.51	49.75	81	61.72	51.68	78	61.39	48.62	78	64.56	68.47	76	29.80	65.81	62
Interest rate contracts	49.12	35.96	82	50.70	36.85	78	52.37	34.36	79	53.20	47.31	76	29.58	43.84	66
Interest rate futures and forward contracts	5.09	5.17	82	4.37	9.28	79	3.99	6.21	77	5.76	10.67	78	3.14	11.40	75
Written options contracts (interest rate)	2.03	1.82	73	4.10	2.30	83	2.96	2.18	77	3.71	2.47	84	2.27	2.16	76
Purchased options contracts (interest rate)	3.64	1.33	84	3.65	1.51	82	4	1.46	84	4	2.65	79	1.50	2.32	71
Interest rate swaps	38.36	20.67	84	38.59	22.27	82	41.43	20.83	84	39.73	28.86	81	22.67	26.74	71
Foreign exchange contracts	2.79	6.16	81	2.38	5.77	81	2.33	6.01	79	2.68	10.12	80	0.22	10.92	57
Futures and forward foreign exchange contracts	2.49	3.93	82	2.13	3.58	83	2.03	3.47	81	2.37	5.23	81	0.22	5.22	60
Written options contracts (foreign exchange)	0.02	0.04	83	0.02	0.03	84	0.02	0.03	81	0	0.05	79	0	0.14	37
Purchased options contracts (foreign exchange)	0.02	0.04	83	0.02	0.03	84	0.02	0.04	81	0	0.08	79	0	0.13	37
Foreign exchange rate swaps	0.27	0.73	81	0.21	0.74	80	0.26	0.77	82	0.30	2.03	80	0	2.17	37
Equity, commodity, and other derivative contracts	6.60	0.86	90	8.64	1.80	90	6.68	1.86	89	8.68	3.32	88	0	4.08	31
Commodity and other futures and forward contracts	0.12	0.07	88	0.09	0.14	87	0.15	0.14	88	0.05	0.19	86	0	0.25	39
Written options contracts (commodity and other)	4.12	0.29	92	5.25	0.54	91	4.20	0.52	91	5.42	0.98	90	0	1.48	34
Purchased options contracts (commodity and other)	1.87	0.19	92	3.06	0.38	92	1.99	0.37	90	2.98	0.94	88	0	1.29	34
Commodity and other swaps	0.49	0.29	84	0.23	0.30	78	0.35	0.32	79	0.23	0.38	78	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	67.72	42.93	80	55.38	41.55	76	59.37	42.82	78	109.96	45.53	87	49.48	44.93	71

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	305,417,000	311,277,000	312,612,000	305,428,000	67,260,000
Interest rate contracts	256,404,000	255,723,000	266,698,000	251,679,000	66,763,000
Foreign exchange contracts.....	14,576,000	11,996,000	11,890,000	12,664,000	497,000
Equity, commodity, and other contracts	34,437,000	43,558,000	34,024,000	41,085,000	0
Derivatives Position					
Futures and forwards	40,162,000	33,197,000	31,407,000	38,661,000	7,580,000
Written options	32,206,000	47,269,000	36,559,000	43,215,000	5,130,000
Exchange-traded.....	5,044,000	8,160,000	4,447,000	7,818,000	0
Over-the-counter.....	27,162,000	39,109,000	32,112,000	35,397,000	5,130,000
Purchased options	28,885,000	33,961,000	30,598,000	33,054,000	3,380,000
Exchange-traded.....	12,622,000	14,750,000	12,311,000	13,568,000	0
Over-the-counter.....	16,263,000	19,211,000	18,287,000	19,486,000	3,380,000
Swaps	204,164,000	196,850,000	214,048,000	190,498,000	51,170,000
Held for trading.....	227,697,000	238,339,000	230,011,000	227,655,000	27,114,000
Interest rate contracts	179,037,000	182,824,000	184,379,000	173,949,000	26,679,000
Foreign exchange contracts.....	14,262,000	11,996,000	11,647,000	12,664,000	435,000
Equity, commodity, and other contracts	34,398,000	43,519,000	33,985,000	41,042,000	0
Non-traded.....	77,720,000	72,938,000	82,601,000	77,773,000	40,146,000
Interest rate contracts	77,367,000	72,899,000	82,319,000	77,730,000	40,084,000
Foreign exchange contracts.....	314,000	0	243,000	0	62,000
Equity, commodity, and other contracts	39,000	39,000	39,000	43,000	0
Derivative contracts (excluding futures and FX 14 days or less)	266,132,000	267,875,000	278,019,000	254,842,000	61,187,000
One year or less	57,536,000	61,389,000	57,337,000	51,527,000	11,023,000
Over 1 year to 5 years	179,981,000	177,042,000	192,852,000	131,057,000	40,515,000
Over 5 years	28,615,000	29,444,000	27,830,000	72,258,000	9,649,000
Gross negative fair value (absolute value)	3,523,000	3,549,000	3,612,000	3,291,000	247,000
Gross positive fair value.....	4,900,000	7,127,000	5,827,000	4,233,000	246,000
Held for trading.....	4,808,000	6,283,000	5,626,000	4,045,000	163,000
Non-traded.....	92,000	844,000	201,000	188,000	83,000
Current credit exposure on risk-based capital derivative contracts	3,305,000	5,696,000	4,174,000	2,328,000	232,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	83.95	94.09	19	82.15	95.13	14	85.31	94.10	19	82.40	93.44	20	99.26	92.91	53
Percent of Notional Amount															
Interest rate contracts	4.77	3.27	78	3.85	2.75	77	3.80	3.49	74	4.15	3.20	75	0.74	3.39	54
Foreign exchange contracts	11.28	1.17	93	13.99	1.12	95	10.88	1.17	93	13.45	1.64	91	0	1.93	30
Futures and forwards	13.15	12.57	65	10.66	12.99	59	10.05	14.05	55	12.66	13.49	62	11.27	12.78	64
Written options	10.54	7.49	72	15.19	8.37	78	11.69	8.18	72	14.15	5.91	81	7.63	6.60	66
Exchange-traded	1.65	0.11	92	2.62	0.13	94	1.42	0.14	90	2.56	0.15	93	0	0.23	39
Over-the-counter	8.89	7.20	70	12.56	7.94	75	10.27	7.73	71	11.59	5.10	82	7.63	5.49	71
Purchased options	9.46	3.44	80	10.91	3.38	83	9.79	3.42	80	10.82	4.42	79	5.03	4.19	64
Exchange-traded	4.13	0.12	96	4.74	0.14	96	3.94	0.15	96	4.44	0.28	92	0	0.32	37
Over-the-counter	5.32	3.04	73	6.17	2.87	76	5.85	2.86	77	6.38	3.35	75	5.03	3.20	69
Swaps	66.85	71.23	36	63.24	69.92	33	68.47	68.76	42	62.37	69.75	35	76.08	70.34	47
Held for trading	74.55	40.60	66	76.57	43.50	69	73.58	43.53	61	74.54	44.16	61	40.31	46.31	45
Interest rate contracts	58.62	34.42	57	58.73	37.56	55	58.98	36.62	57	56.95	37.24	56	39.67	38.40	50
Foreign exchange contracts	4.67	1.57	84	3.85	1.40	83	3.73	1.60	82	4.15	1.60	83	0.65	1.85	66
Equity, commodity, and other contracts	11.26	0.58	96	13.98	0.71	96	10.87	0.68	96	13.44	0.83	95	0	1.14	35
Non-traded	25.45	59.40	33	23.43	56.50	30	26.42	56.47	38	25.46	55.84	38	59.69	53.69	54
Interest rate contracts	25.33	56.19	35	23.42	54.31	31	26.33	53.82	39	25.45	52.22	39	59.60	50.60	56
Foreign exchange contracts	0.10	0.38	72	0	0.28	34	0.08	0.46	71	0	0.34	33	0.09	0.57	69
Equity, commodity, and other contracts	0.01	0.13	81	0.01	0.10	79	0.01	0.10	78	0.01	0.13	80	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	87.14	91.87	28	86.06	89.91	26	88.93	91.48	28	83.44	93.86	18	90.97	94.47	29
One year or less	18.84	28.05	50	19.72	30.94	50	18.34	32.05	46	16.87	32.17	41	16.39	32.51	43
Over 1 year to 5 years	58.93	26.03	93	56.88	27.26	91	61.69	27.06	96	42.91	30.45	68	60.24	31.16	92
Over 5 years	9.37	30.08	26	9.46	28.48	29	8.90	29.56	25	23.66	28.09	49	14.35	28.71	36
Gross negative fair value (absolute value)	1.15	1.25	53	1.14	1.76	50	1.16	1.55	47	1.08	0.83	64	0.37	0.72	21
Gross positive fair value	1.60	1.68	47	2.29	2.69	45	1.86	2.23	45	1.39	1.19	60	0.37	0.85	12
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.05	81	0.08	0.07	73	0.08	0.07	75	0.08	0.06	86	0.01	0.06	45
Gross positive fair value (X)	0.11	0.07	80	0.16	0.11	76	0.13	0.09	76	0.10	0.07	86	0.01	0.06	43
Held for trading (X)	0.11	0.05	84	0.14	0.08	79	0.12	0.07	80	0.10	0.06	87	0.01	0.05	49
Non-traded (X)	0	0.01	30	0.02	0.02	63	0	0.02	42	0	0.01	58	0	0.01	57
Current credit exposure (X)	0.07	0.05	75	0.13	0.08	74	0.09	0.06	72	0.06	0.05	75	0.01	0.04	52
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.87	0.63	75	1.49	1.03	73	1.10	0.85	71	0.62	0.73	72	0.13	0.53	54

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		5,835,000		1,549,000		1,549,000		1,558,000		1,490,000					
Gross losses		555,000		742,000		1,450,000		789,000		678,000					
Write-downs, transfers to loans held-for-sale		26,000		0		101,000		0		0					
Recoveries		175,000		154,000		331,000		155,000		154,000					
Net losses		380,000		588,000		1,119,000		634,000		524,000					
Provision for loan and lease losses		-337,000		1,667,000		2,325,000		625,000		592,000					
Adjustments		3,000		3,074,000		3,080,000		0		0					
Ending balance		5,121,000		5,702,000		5,835,000		1,549,000		1,558,000					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.13	-0.14	42	0.67	0.85	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	
-0.23	-0.25	44	1.05	1.37	48	0.74	0.82	50	0.39	0.24	80	0.40	0.24	82	
-88.68	77.32	46	283.50	792.43	22	207.77	487.86	23	98.58	130.58	26	112.98	134.68	51	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.79	1.39	79	1.81	1.51	75	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72
Allowance for loan and lease losses / Total loans and leases	1.77	1.37	78	1.78	1.48	75	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73
Allowance for loan and lease losses / Net loans and leases losses (X)	6.74	15.27	30	4.85	11.83	36	5.21	11.58	35	2.44	8.03	21	2.97	7.54	26
Allowance for loan and lease losses / Nonaccrual assets	450	318.67	80	479.16	321.01	84	437.08	299.17	78	276.11	218.72	76	298.47	214.03	77
ALLL / 90+ days past due + nonaccrual loans and leases	159.58	260.68	30	249.32	244.42	64	174.23	244.34	37	60.44	151.73	16	158.17	160.51	63
Gross loan and lease losses / Average loans and leases	0.37	0.22	79	0.47	0.35	73	0.46	0.34	73	0.49	0.28	82	0.46	0.30	82
Recoveries / Average loans and leases	0.12	0.08	75	0.10	0.07	74	0.11	0.07	74	0.10	0.08	69	0.11	0.09	65
Net losses / Average loans and leases	0.26	0.13	76	0.37	0.28	74	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	93	0	0	45	0.03	0	96	0	0	40	0	0	39
Recoveries / Prior year-end losses	12.07	16.12	42	19.52	15.46	68	41.95	33.98	71	22.86	36.22	30	22.09	41.30	25
Earnings coverage of net loan and lease losses (X)	9.37	4.52	37	6.98	21.56	35	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.03	55	0.13	0.03	90	0.16	0.04	89	0.05	0.01	83	0.06	0.02	82
Real estate loans secured by 1–4 family	-0.01	-0.01	48	0.12	0.01	92	0.07	0.01	90	0.02	0.01	66	0.06	0.01	82
Revolving	-0.10	-0.05	20	0.03	0.01	66	-0.01	0.01	41	0.02	0.02	61	0.10	0.03	70
Closed-end	0.02	-0.01	85	0.14	0.01	92	0.09	0	92	0.02	0	76	0.05	0.01	84
Commercial real estate loans	0.02	0.05	60	0.14	0.03	88	0.26	0.07	86	0.08	0.01	91	0.06	0.01	84
Construction and land development	-0.02	0	23	-0.04	0	13	0.09	0	90	-0.08	-0.01	12	-0.12	-0.03	13
1–4 family	0.02	0	93	0.02	0	94	0	0	59	-0.01	0	10	-0.03	-0.01	9
Other	-0.04	-0.01	14	-0.06	0	8	0.09	0	94	-0.07	-0.01	13	-0.09	-0.02	14
Multifamily	0.13	0.01	93	-0.07	0	2	0.09	0	96	0.20	0	98	0.17	0	94
Nonfarm nonresidential	0.02	0.07	53	0.20	0.05	87	0.32	0.11	86	0.09	0.02	90	0.09	0.02	84
Owner-occupied	0.01	0.01	76	0.09	0.02	90	0.13	0.02	92	0.05	0.01	89	0.07	0.01	91
Other	0	0.06	53	0.11	0.03	88	0.20	0.08	84	0.05	0.01	87	0.01	0.01	66
Real estate loans secured by farmland	0	-0.01	58	0.37	0.02	93	-0.20	0.02	2	0.16	0.01	93	0.31	0	93
Commercial and industrial loans	0.27	0.20	64	0.23	0.46	38	0.30	0.47	45	0.10	0.37	21	0.17	0.31	41
Loans to individuals	0.92	0.78	68	1.33	1.41	59	1.05	1.13	62	0.83	1.17	48	1.93	1.16	77
Credit card loans	3.44	2.18	77	4.02	3.43	59	3.51	2.92	61	1.74	3.11	24	2.14	2.92	28
Agricultural loans	0	0.03	48	2.29	0.15	94	0.57	0.19	86	1.09	0.08	95	0.86	0.15	89
Loans to foreign governments and institutions					0			0			0			0	
Other loans and leases	0.03	0.08	61	0.08	0.13	58	0.14	0.15	64	0.02	0.15	43	0.01	0.14	44

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		1,837,000		1,929,000		2,241,000		2,238,000		1,051,000					
90+ days past due loans and leases		2,071,000		1,097,000		2,014,000		2,002,000		463,000					
Nonaccrual loans and leases		1,138,000		1,190,000		1,335,000		561,000		522,000					
Total past due and nonaccrual loans and leases		5,046,000		4,216,000		5,590,000		4,801,000		2,036,000					
Restructured 30–89 days past due		160,000		117,000		176,000		160,000		184,000					
Restructured 90+ days past due		158,000		184,000		161,000		155,000		162,000					
Restructured nonaccrual		202,000		123,000		154,000		82,000		176,000					
Total restructured loans and leases		520,000		424,000		491,000		397,000		522,000					
30–89 days past due loans held for sale		13,000		28,000		21,000		25,000		6,000					
90+ days past due loans held for sale		3,000		25,000		6,000		8,000		1,000					
Nonaccrual loans held for sale		78,000		102,000		5,000		107,000		0					
Total past due and nonaccrual loans held for sale		94,000		155,000		32,000		140,000		7,000					
Restructured loans and leases in compliance		1,126,000		808,000		974,000		675,000		775,000					
Other real estate owned		78,000		55,000		67,000		94,000		48,000					
Other Assets															
30–89 days past due		0		22,000		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		22,000		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.63	0.27	87	0.60	0.36	79	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84
90+ days past due loans and leases	0.72	0.10	92	0.34	0.13	84	0.66	0.12	89	0.65	0.15	88	0.31	0.17	78
Nonaccrual loans and leases	0.39	0.58	34	0.37	0.61	29	0.44	0.66	34	0.18	0.51	14	0.35	0.54	31
90+ days past due and nonaccrual loans and leases	1.11	0.73	83	0.71	0.80	52	1.10	0.85	75	0.83	0.71	62	0.66	0.75	49
30–89 days past due restructured	0.06	0.01	90	0.04	0.01	86	0.06	0.01	88	0.05	0.01	85	0.12	0.02	94
90+ days past due restructured	0.05	0	92	0.06	0.01	91	0.05	0.01	93	0.05	0.01	91	0.11	0.01	93
Nonaccrual restructured	0.07	0.12	43	0.04	0.13	24	0.05	0.13	32	0.03	0.14	20	0.12	0.16	46
30–89 days past due loans held for sale	0	0	87	0.01	0	91	0.01	0	88	0.01	0	89	0	0	88
90+ days past due loans held for sale	0	0	87	0.01	0	93	0	0	86	0	0	88	0	0	89
Nonaccrual loans held for sale	0.03	0	87	0.03	0	90	0	0.01	78	0.03	0	92	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.63	0.27	87	0.61	0.37	79	0.73	0.40	83	0.73	0.43	82	0.70	0.44	84
90+ days past due assets	0.72	0.10	92	0.34	0.13	84	0.66	0.12	89	0.65	0.15	88	0.31	0.18	78
Nonaccrual assets	0.39	0.59	34	0.37	0.62	29	0.44	0.67	34	0.18	0.53	14	0.35	0.57	31
30+ days past due and nonaccrual assets	1.74	1.04	84	1.32	1.21	63	1.83	1.29	79	1.56	1.19	74	1.36	1.26	64
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.61	0.43	78	0.45	0.49	53	0.66	0.52	75	0.54	0.44	66	0.44	0.48	49
90+ days past due and nonaccrual assets + other real estate owned	0.63	0.46	77	0.46	0.52	51	0.67	0.55	72	0.56	0.48	65	0.46	0.52	45
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.52	55	0.47	0.56	42	0.53	0.60	46	0.35	0.53	29	0.75	0.60	68
Allowance for loan and lease losses	51.94	67.93	40	41.28	65.48	28	46.50	66.66	35	106.20	115.41	53	108.54	118.28	51
Equity capital + allowance for loan and lease losses	3.62	4.43	43	3.16	4.83	32	3.54	4.97	31	2.42	4.28	27	5.34	4.79	62
Tier 1 capital + allowance for loan and lease losses	5.27	5.28	53	4.71	5.98	41	5.24	6.05	44	3.89	5.65	34	7.35	6.16	64
Loans and leases + other real estate owned	0.92	0.88	56	0.73	0.92	43	0.89	0.97	48	0.53	0.85	27	1.13	0.96	65

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.54	0.24	87	0.64	0.39	77	0.73	0.39	85	0.55	0.38	77	0.70	0.42	84
	90+ days past due		0.85	0.12	90	0.42	0.15	85	0.69	0.16	88	0.59	0.16	87	0.56	0.22	82
	Nonaccrual.....		0.60	0.65	55	0.49	0.63	43	0.64	0.76	50	0.17	0.46	18	0.48	0.57	49
Commercial and industrial	30–89 days past due		0.10	0.17	42	0.24	0.23	63	0.09	0.23	27	0.11	0.31	23	0.11	0.30	25
	90+ days past due		0.02	0.02	70	0.01	0.03	54	0.01	0.03	58	0.03	0.05	56	0	0.05	34
	Nonaccrual.....		0.36	0.64	39	0.36	0.75	29	0.45	0.75	38	0.29	0.83	24	0.14	0.76	12
Individuals	30–89 days past due		1.78	0.55	95	1.38	0.58	89	2.09	0.83	93	2.39	0.83	93	2.14	0.84	92
	90+ days past due		1.77	0.07	96	0.90	0.13	93	1.91	0.14	97	1.97	0.17	96	0.10	0.16	59
	Nonaccrual.....		0.27	0.18	71	0.29	0.22	67	0.28	0.28	65	0.19	0.17	61	0.38	0.23	73
Depository institution loans	30–89 days past due		0	0	0	0.03	45	0	0	46	0	0	0	47	0	0	47
	90+ days past due		0	0	0	0	49	0	0	46	0	0	0	49	0	0	47
	Nonaccrual.....		0	0	0	0	48	0	0	47	0	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.16	29	0	0.31	28	0.38	0.17	79	0.36	0.24	74	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.45	0.69	67	0.76	0.80	67	0.38	0.49	66	2.19	0.67	84	1.72	0.75	82
Foreign governments	30–89 days past due		0.01			0			0			0.07				0.01	
	90+ days past due		0			0			0			0				0	
	Nonaccrual.....		0.04			0.02			0.09			0.03				0.06	
Other loans and leases	30–89 days past due		0.15	0.11	70	0.17	0.14	70	0.05	0.18	50	0.05	0.20	44	0.01	0.17	33
	90+ days past due		0	0.01	35	0	0.01	70	0	0.01	73	0.08	0.01	90	0.01	0.01	77
	Nonaccrual.....		0.08	0.13	63	0.17	0.15	70	0.08	0.15	58	0.03	0.13	44	0.09	0.14	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	1	0.35	89	1.11	0.60	79	1.31	0.65	85	0.92	0.67	76	1.27	0.71	84
	90+ days past due	1.67	0.27	90	0.76	0.29	87	1.31	0.33	87	0.99	0.31	86	1.04	0.46	85
	Nonaccrual	0.89	0.82	65	0.59	0.84	37	0.78	0.89	54	0.15	0.73	11	0.43	0.86	28
Revolving	30–89 days past due	0.32	0.29	64	0.44	0.40	61	0.41	0.48	50	0.66	0.45	71	0.53	0.50	51
	90+ days past due	0.04	0.02	80	0.02	0.03	70	0.05	0.03	77	0.05	0.05	70	0.10	0.05	74
	Nonaccrual	1.24	1.05	74	1.09	1.27	64	1.45	1.13	74	0.34	1	28	0.58	1.17	45
Closed-end	30–89 days past due	1.17	0.36	93	1.28	0.61	84	1.53	0.65	88	0.98	0.70	74	1.45	0.75	85
	90+ days past due	2.08	0.29	90	0.94	0.33	86	1.63	0.38	87	1.23	0.35	86	1.28	0.53	84
Junior lien	Nonaccrual	0.80	0.77	62	0.46	0.81	29	0.61	0.87	43	0.10	0.70	11	0.39	0.84	30
	30–89 days past due	0.01	0.01	75	0.02	0.02	70	0.02	0.02	69	0.03	0.02	63	0.02	0.03	51
	90+ days past due	0	0	87	0.01	0	80	0.01	0	88	0.01	0	90	0	0	65
	Nonaccrual	0.04	0.04	55	0.02	0.05	38	0.03	0.04	47	0	0.04	23	0.02	0.06	39
Commercial real estate	30–89 days past due	0.06	0.14	37	0.07	0.23	33	0.08	0.26	34	0.06	0.18	30	0.06	0.17	22
	90+ days past due	0	0.01	25	0.02	0.02	70	0.01	0.02	63	0.06	0.03	74	0.02	0.03	66
	Nonaccrual	0.30	0.52	37	0.35	0.43	50	0.49	0.62	47	0.17	0.23	44	0.52	0.28	80
Construction and development	30–89 days past due	0.06	0.12	62	0.12	0.24	55	0.19	0.28	59	0.09	0.28	47	0.17	0.21	55
	90+ days past due	0	0.01	38	0.04	0.01	85	0.03	0.01	88	0.13	0.02	93	0	0.02	31
	Nonaccrual	0.22	0.36	68	0.55	0.25	81	0.32	0.41	66	0.07	0.20	46	0.20	0.19	66
1–4 family	30–89 days past due	0.04	0.02	83	0.06	0.04	72	0.08	0.03	79	0.05	0.06	66	0.10	0.06	71
	90+ days past due	0	0	44	0.03	0	91	0.03	0	93	0.04	0	92	0	0	43
Other	Nonaccrual	0.05	0.02	83	0.06	0.04	79	0.07	0.03	84	0.01	0.02	64	0.03	0.02	73
	30–89 days past due	0.02	0.07	57	0.06	0.17	55	0.10	0.22	57	0.03	0.20	46	0.07	0.13	52
	90+ days past due	0	0	41	0.01	0	83	0	0	40	0.09	0.01	94	0	0.02	33
	Nonaccrual	0.17	0.29	67	0.48	0.18	83	0.25	0.35	67	0.05	0.17	49	0.17	0.15	69
Multifamily	30–89 days past due	0.04	0.06	71	0.05	0.08	61	0.02	0.09	49	0.02	0.08	52	0.03	0.10	52
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.02	0.14	49	0.04	0.08	53	0	0.11	20	0.04	0.05	61	0.51	0.08	95
Nonfarm non-residential	30–89 days past due	0.06	0.14	39	0.06	0.20	32	0.07	0.23	33	0.06	0.14	30	0.03	0.17	15
	90+ days past due	0	0.01	29	0.02	0.02	73	0	0.02	60	0.05	0.03	75	0.03	0.03	70
	Nonaccrual	0.34	0.66	36	0.35	0.55	42	0.59	0.80	48	0.21	0.28	45	0.59	0.30	78
Owner Occupied	30–89 days past due	0.05	0.04	64	0.05	0.07	52	0.05	0.07	52	0.05	0.07	51	0.02	0.09	21
	90+ days past due	0	0	34	0.01	0.01	82	0	0	71	0.05	0.01	83	0.01	0.01	71
	Nonaccrual	0.30	0.25	65	0.26	0.24	56	0.42	0.27	72	0.16	0.16	59	0.37	0.17	80
Other	30–89 days past due	0.01	0.09	37	0	0.11	26	0.02	0.14	35	0.01	0.07	27	0.01	0.07	30
	90+ days past due	0	0.01	36	0.01	0.01	76	0	0.01	33	0	0.01	65	0.01	0.01	72
	Nonaccrual	0.05	0.40	24	0.09	0.24	34	0.17	0.44	36	0.04	0.10	42	0.22	0.13	75
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0.20	0.11	77	0.33	0.23	75	0.31	0.25	72
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.88	1.10	64	1.49	1.24	64	1.02	1.13	65	2.14	0.84	81	1.72	1.23	75
Credit card	30–89 days past due	0.77	0.63	60	0.73	0.90	39	1.12	0.95	62	1.06	1.19	33	0.89	1.22	25
	90+ days past due	0.68	0.39	67	0.89	0.76	52	0.81	0.63	61	0.90	0.78	54	0.58	0.73	42
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	41,572,000	42,414,000	42,588,000	42,320,000	10,666,000										
Retained earnings	23,410,000	20,779,000	21,909,000	19,806,000	18,118,000										
Accumulated other comprehensive income (AOCI)	-1,048,000	847,000	716,000	-844,000	-1,715,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	63,934,000	64,040,000	65,213,000	61,282,000	27,069,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	26,295,000	26,083,000	26,629,000	26,482,000	10,360,000										
Accumulated other comprehensive income-related adjustments	-1,051,000	850,000	715,000	-843,000	-1,696,000										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	38,690,000	37,107,000	37,869,000	35,643,000	18,405,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	38,690,000	37,107,000	37,869,000	35,643,000	18,405,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	6,673,000	7,143,000	8,048,000	5,102,000	3,053,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	6,673,000	7,143,000	8,048,000	5,102,000	3,053,000										
Less: Additional tier 1 capital deductions	3,000	2,000	2,000	2,000	2,000										
Additional tier 1 capital	6,670,000	7,141,000	8,046,000	5,100,000	3,051,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	5,912,000	6,426,000	6,174,000	5,240,000	2,277,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,371,000	2,780,000	2,924,000	1,889,000	1,651,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	8,283,000	9,206,000	9,098,000	7,129,000	3,928,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	3,000	18,000	2,000	361,000	421,000										
Tier 2 capital	8,280,000	9,188,000	9,096,000	6,768,000	3,507,000										
Exited advanced approach tier 2 capital															
Total capital	53,640,000	53,436,000	55,011,000	47,511,000	24,963,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	521,791,000	514,985,000	504,292,000	301,736,000	224,745,000										
Less: Deductions from common equity tier 1 capital	26,298,000	26,085,000	26,631,000	26,484,000	10,362,000										
Less: Other deductions	-898,000	-1,303,000	-947,000	-1,339,000	-1,489,000										
Total assets for leverage ratio	496,391,000	490,203,000	478,608,000	276,591,000	215,872,000										
Total risk-weighted assets	379,044,380	382,826,280	379,152,620	376,056,130	181,260,420										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.21	12.66	12	9.69	11.98	13	9.99	12.35	13	9.48	12.11	10	10.15	12.09	20
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.97	13.44	27	11.56	12.72	32	12.11	13.08	39	10.83	12.78	18	11.84	12.85	37
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.15	15.42	30	13.96	14.77	42	14.51	15.23	46	12.63	14.36	17	13.77	14.45	48
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.14	9.11	52	9.03	9.03	54	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60
Supplementary leverage ratio, advanced approaches HCs	7.87	6.95	81	8.54	8.42	57	8.65	8.72	63	7.41				7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		68,000			62,000			61,000			63,000			42,000		9.68	23.01
Total property and casualty assets		68,000			62,000			61,000			63,000			42,000		9.68	23.01
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		34,000			34,000			33,000			33,000			31,000		0.00	14.93
Total property and casualty equity		34,000			34,000			33,000			33,000			31,000		0.00	14.93
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		1,000			1,000			2,000			2,000			1,000		0.00	58.73
Total property and casualty		1,000			1,000			2,000			2,000			1,000		0.00	58.73
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		36,000			30,000			34,000			26,000			23,000		20.00	76.92
Unearned premiums (P/C)		0			0			0			0			0			-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,298,000			1,114,000			2,158,000			2,031,000			1,816,000		16.52	46.81
Other insurance activities income		1,297,000			1,113,000			2,157,000			2,029,000			1,813,000		16.53	47.10
Insurance and reinsurance underwriting income		1,000			1,000			1,000			2,000			3,000		0.00	-58.86
Premiums		1,000			1,000			1,000			2,000			3,000		0.00	-58.86
Credit related insurance underwriting		0			0			0			0			0			-100.00
Other insurance underwriting		1,000			1,000			1,000			2,000			3,000		0.00	-54.81
Insurance benefits, losses, expenses		5,000			6,000			12,000			9,000			8,000		-16.67	-10.65
Net assets of insurance underwriting subsidiaries		79,000			62,000			61,000			63,000			42,000		27.42	197.79
Life insurance assets		6,495,000			6,430,000			6,479,000			6,383,000			4,656,000		1.01	45.21

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0.01	0	87	0.01	0	84	0.01	0	83	0.01	0.01	80	0.02	0.01	82		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	52.30	76	100	54.79	76	100	53.67	76	100	51.47	79	100	56.12	78		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	47.70	24	0	45.21	23	0	46.33	23	0	48.53	20	0	43.88	21		
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53			
Insurance activities revenue / Adjusted operating income	11.67	0.37	98	9.86	0.39	97	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98		
Premium income / Insurance activities revenue	0.08	3.14	82	0.09	3.04	80	0.05	2.84	80	0.10	7.32	74	0.17	4.86	74		
Credit related premium income / Total premium income	0	30.92	35	0	40.01	28	0	38.23	29	0	34.91	29	0	44.54	25		
Other premium income / Total premium income	100	69.08	65	100	59.99	71	100	61.77	70	100	65.09	70	100	55.46	75		
Insurance underwriting net income / Consolidated net income	0.03	0.02	87	0.05	0.02	90	0.04	0.03	87	0.06	0.08	82	0.03	0.08	81		
Insurance net income (P/C) / Equity (P/C)	5.88	21.10	47	5.88	7.42	60	6.06	15.59	42	6.06	19.86	28	3.23	15.64	39		
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99			
Insurance benefits, losses, expenses / Insurance premiums	500	-395.05	85	600	620.37	80	1,200	447.82	86	450	233.61	85	266.67	160.49	80		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	93	0.01	0	90	0.01	0	90	0.01	0	88	0.02	0	89		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.87	11.54	53	12.87	11.35	53	12.52	11.03	54	15.09	11.51	66	20.23	10.22	80		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		5,149,000			3,712,000			4,325,000			4,623,000			1,013,000			
Net assets of broker-dealer subsidiaries / Consolidated assets	0.99	0.47	89	0.74	0.73	86	0.85	0.75	88	0.98	1.39	84	0.45	1.79	82		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,966,000	2,274,000	1,966,000	1,898,000	720,000
Real estate loans.....	52,000	48,000	53,000	29,000	27,000
Commercial and industrial loans	1,914,000	2,226,000	1,913,000	1,867,000	693,000
Loans to depository institutions and other banks acceptances	0	0	0	2,000	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	6,000	6,000	6,000	6,000	1,000
Interest-bearing bank balances	58,000	59,000	52,000	59,000	39,000
Total selected foreign assets	2,030,000	2,339,000	2,024,000	1,963,000	760,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0.62	0.64	72	0.71	0.93	69	0.66	0.87	68	1.65	1.25	68	1.95	1.17	68
Cost: Interest-bearing deposits.....		0.12			0.59			0.42		2.20	1.19	86	1.81	0.97	84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				27.29
Commercial and industrial loans		1.03		1.17	0.59	88	0.63	0.64	77	0.11	0.29	25	0.14	1.53	28
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	-13.54	-1.19	28	253.65	10.27	95	3.58	-2.40	67	163.61	22.48	90	31.63	7.24	79
Total selected assets.....	-13.21	3.19	26	239.97	5.10	96	3.11	2.04	53	158.29	12.40	91	32.64	3.24	85
Deposits		9.07			10.22			3.46			10.36				5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		26,888,000	36,708,000	31,116,000	37,071,000	17,143,000	-26.75	51.76
1–4 family residential loans		24,305,000	35,003,000	28,294,000	35,382,000	17,143,000	-30.56	37.76
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		2,583,000	1,705,000	2,822,000	1,689,000	0	51.50	
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		61,000	26,000	65,000	24,000	0	134.62	
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		5.15	7.28	6.11	7.84	7.60		
1–4 family residential loans		4.66	6.94	5.56	7.48	7.60		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0.49	0.34	0.55	0.36	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
1–4 family residential loans		22.58	25.92	23.80	27.94	30.04		
Home equity lines		3.72	4.03	3.87	4.41	4.95		
Credit card receivables.....		1.03	1	1.06	1.20	1.34		
Auto loans and other consumer loans.....		17.22	14.63	16	15.06	11.06		
Commercial and industrial loans		20.96	23.06	22.06	21.12	18.30		
All other loans and leases.....		34.49	31.35	33.21	30.29	34.31		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0		0
1–4 family residential loans.....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0.23	0.07	0.21	0.06	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure		6.62	6.14	6.15	7.31	8.91		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		193,000	278,000	356,000	620,000	544,000	-30.58	-68.43
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	37,000	0	0	0	-100.00	
Total 30–89 days past due securitized assets.....		193,000	315,000	356,000	620,000	544,000	-38.73	-68.49
90+ Days Past Due Securitized Assets								
1–4 family residential loans		30,000	33,000	57,000	49,000	58,000	-9.09	-39.36
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	7,000	0		
Total 90+ days past due securitized assets		30,000	33,000	57,000	56,000	58,000	-9.09	-39.45
Total past due securitized assets.....		223,000	348,000	413,000	676,000	602,000	-35.92	-66.31
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.79	0.79	1.26	1.75	3.17
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	2.17	0	0	
Total 30–89 days past due securitized assets	0.72	0.86	1.14	1.67	3.17
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.12	0.09	0.20	0.14	0.34
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0.41	
Total 90+ days past due securitized assets	0.11	0.09	0.18	0.15	0.34
Total past due securitized assets percent of securitized assets	0.83	0.95	1.33	1.82	3.51
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.04	1.10	1.43	1.26	2.04
Home equity lines	0.32	0.44	0.41	0.66	0.53
Credit card receivables	0.77	0.73	1.12	1.06	0.89
Commercial and industrial loans	0.10	0.24	0.09	0.11	0.11
All other loans and leases	0.70	0.56	0.78	0.90	0.62
Total managed loans past due 30–89 days	0.64	0.63	0.77	0.83	0.95
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.41	0.62	1.12	0.83	0.96
Home equity lines	0.04	0.02	0.05	0.05	0.10
Credit card receivables	0.68	0.89	0.81	0.90	0.58
Commercial and industrial loans	0.02	0.01	0.01	0.03	0
All other loans and leases	0.64	0.31	0.68	0.76	0.02
Total managed loans past due 90+ days	0.66	0.32	0.61	0.60	0.31
Total Past Due Managed Assets	1.31	0.94	1.39	1.42	1.27
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.09	0.06	0.02	0.03
Home equity lines	-0.10	0.03	-0.01	0.02	0.10
Credit card receivables	3.44	4.02	3.51	1.74	2.14
Commercial and industrial loans	0.27	0.23	0.30	0.10	0.17
All other loans and leases	0.29	0.46	0.44	0.30	0.53
Net Losses on Managed Assets Percent of Total Managed Assets	0.24	0.33	0.33	0.18	0.31

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		2,395,000	1,435,000	2,874,000	1,744,000	2,909,000	66.90	417.91
Dividends		2,350,000	1,400,000	2,800,000	1,650,000	2,825,000	67.86	422.22
Interest		2,000	19,000	23,000	64,000	61,000	-89.47	16.21
Management and service fees		23,000	25,000	51,000	26,000	23,000	-8.00	114.69
Other income		20,000	-9,000	0	4,000	0		
Income from nonbank subsidiaries		36,000	48,000	101,000	158,000	227,000	-25.00	22.34
Dividends		0	0	5,000	35,000	147,000		-100.00
Interest		33,000	45,000	89,000	121,000	78,000	-26.67	47.48
Management and service fees		3,000	3,000	7,000	2,000	2,000	0.00	185.99
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		2,431,000	1,483,000	2,975,000	1,902,000	3,136,000	63.92	394.25
Securities gains (losses)		0	0	0	0	2,000		
Other operating income		-22,000	16,000	8,000	-3,000	5,000		
Total operating income		2,409,000	1,499,000	2,983,000	1,899,000	3,143,000	60.71	388.95
Operating Expenses								
Personnel expenses		8,000	5,000	21,000	6,000	9,000	60.00	54.89
Interest expense		130,000	184,000	319,000	474,000	364,000	-29.35	69.38
Other expenses		61,000	96,000	167,000	245,000	73,000	-36.46	145.07
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		199,000	285,000	507,000	725,000	446,000	-30.18	86.32
Income (loss) before taxes		2,210,000	1,210,000	2,480,000	1,177,000	2,697,000	82.64	472.71
Applicable income taxes (credit)		-11,000	-33,000	-56,000	-92,000	-52,000		
Extraordinary items								
Income before undistributed income of subsidiaries		2,221,000	1,243,000	2,536,000	1,269,000	2,749,000	78.68	448.92
Equity in undistributed income of subsidiaries		913,000	772,000	1,946,000	1,955,000	488,000	18.26	22.78
Bank subsidiaries		358,000	581,000	1,328,000	1,737,000	408,000	-38.38	-46.88
Nonbank subsidiaries		555,000	191,000	618,000	218,000	80,000	190.58	697.54
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		3,134,000	2,015,000	4,482,000	3,224,000	3,237,000	55.53	172.95
Memoranda								
Bank net income		2,708,000	1,981,000	4,128,000	3,387,000	3,233,000	36.70	140.93
Nonbank net income		555,000	191,000	623,000	253,000	227,000	190.58	634.23
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		64,833,000	74.02	65,366,000	74.04	68,077,000	75.12	65,382,000	30,621,000	-0.82	129.24
Common and preferred stock		64,296,000	73.41	64,657,000	73.24	65,536,000	72.32	64,032,000	28,013,000	-0.56	127.34
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		500,000	0.57	707,000	0.80	2,450,000	2.70	1,266,000	2,600,000	-29.28	
Other receivables		37,000	0.04	2,000	0	91,000	0.10	84,000	8,000	1750.00	
Investment in nonbank subsidiaries		8,467,000	9.67	7,619,000	8.63	8,030,000	8.86	7,591,000	5,986,000	11.13	106.49
Common and preferred stock		4,870,000	5.56	3,821,000	4.33	4,296,000	4.74	3,856,000	1,497,000	27.45	299.15
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		3,584,000	4.09	3,778,000	4.28	3,722,000	4.11	3,710,000	4,480,000	-5.13	24.81
Other receivables		13,000	0.01	20,000	0.02	12,000	0.01	25,000	9,000	-35.00	46.18
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		71,000	0.08	252,000	0.29	82,000	0.09	309,000	132,000	-71.83	-46.07
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		13,470,000	15.38	14,455,000	16.37	14,079,000	15.54	12,367,000	7,159,000	-6.81	81.17
Cash and due from unrelated depository institution		43,000	0.05	43,000	0.05	43,000	0.05	25,000	73,000	0.00	204661.90
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	-100.00
Other assets		702,000	0.80	550,000	0.62	313,000	0.35	483,000	52,000	27.64	189.55
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		87,586,000	100.00	88,285,000	100.00	90,624,000	100.00	86,157,000	44,023,000	-0.79	117.83
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		4,940,000	5.64	4,612,000	5.22	5,002,000	5.52	2,348,000	1,645,000	7.11	422.24
Borrowings with maturity over 1 year		12,052,000	13.76	12,524,000	14.19	12,612,000	13.92	14,442,000	11,164,000	-3.77	50.27
Subordinated notes and debentures		1,272,000	1.45	1,296,000	1.47	1,282,000	1.41	1,227,000	903,000	-1.85	-8.37
Other liabilities		211,000	0.24	442,000	0.50	194,000	0.21	951,000	188,000	-52.26	142.32
Balance due to subsidiaries and related institutions		775,000	0.88	634,000	0.72	727,000	0.80	805,000	1,000	22.24	1124.04
Total liabilities		19,250,000	21.98	19,508,000	22.10	19,817,000	21.87	19,773,000	13,901,000	-1.32	83.25
Equity Capital		68,336,000	78.02	68,777,000	77.90	70,807,000	78.13	66,384,000	30,122,000	-0.64	130.06
Perpetual preferred stock (income surplus)		6,673,000	7.62	7,143,000	8.09	8,048,000	8.88	5,102,000	3,053,000	-6.58	118.55
Common stock		6,674,000	7.62	6,738,000	7.63	6,745,000	7.44	6,711,000	3,817,000	-0.95	63.88
Common surplus		34,898,000	39.84	35,676,000	40.41	35,843,000	39.55	35,609,000	6,849,000	-2.18	274.81
Retained earnings		21,139,000	24.14	18,373,000	20.81	19,455,000	21.47	19,806,000	18,118,000	15.05	49.88
Accumulated other comprehensive income		-1,048,000	-1.20	847,000	0.96	716,000	0.79	-844,000	-1,715,000		
Other equity capital components		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital		87,586,000	100.00	88,285,000	100.00	90,624,000	100.00	86,157,000	44,023,000	-0.79	117.83
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		618,000	0.71	613,000	0.69	615,000	0.68	716,000	0	0.82	899.03
Notes payable to subsidiaries that issued TPS		618,000	0.71	613,000	0.69	615,000	0.68	611,000	0	0.82	899.03
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		316,000	0.36	19,000	0.02	17,000	0.02	7,000	605,000	1563.16	-33.17
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	9.04	12.64	21	6.11	4.33	61	6.60	7.29	37	9.48	9.68	46	10.90	10.40	55
Profitability	8.40	12.37	14	6.15	4.55	55	6.38	7.45	36	9.39	10.51	44	11.58	11.19	59
Net income / Average equity capital	24.35	13.40	78	10.19	7.01	70	15.92	9.75	72	12.36	7.89	70	15.87	7.10	79
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks															
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	86.41	96.24	20	98.31	91.35	23	92.10	88.16	22	105.06	82.22	67	99.88	82.56	35
Nonbank net income / Parent net income	17.71	3.10	89	9.48	6.35	81	13.90	3.59	85	7.85	5.93	77	7.01	3.78	82
Subsidiary holding companies' net income / Parent net income															
Leverage	67.52			71.95			68.34			74					72.48
Total liabilities / Equity capital	28.17	16.87	81	28.36	20.37	75	27.99	20.06	76	29.79	20.43	73	46.15	20.88	84
Total debt / Equity capital	26.73	11.60	84	26.80	14.50	78	26.69	14.41	79	27.14	14.31	76	45.52	14.69	86
Total debt + notes payable to subs that issued TPS / Equity capital	27.63	13.82	84	27.69	16.78	78	27.56	16.67	78	28.06	16.36	76	45.52	17.10	86
Total debt + Loans guaranteed for affiliate / Equity capital	26.73	11.69	84	26.80	14.81	78	26.69	14.68	79	27.14	14.56	76	45.52	15.14	86
Total debt / Equity capital – excess over fair value	26.73	11.71	84	26.80	14.64	78	26.69	14.52	79	27.14	14.51	76	45.52	14.81	86
Long-term debt / Equity capital	19.50	11.05	81	20.09	13.39	77	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84
Short-term debt / Equity capital	7.23	0.48	95	6.71	0.98	89	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87
Current portion of long-term debt / Equity capital	0.46	0.06	90	0.03	0.05	85	0.02	0.06	85	0.01	0.05	84	2.01	0.14	92
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	43.49	39.10	49	38.55	29.33	60	40.26	34.67	53	44.56	28.44	67	61.96	28.63	79
Double Leverage	101.21	103.07	43	99.57	103.11	27	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19
Equity investment in subs / Equity capital	107.26	108.26	65	106.12	110.49	58	107.49	110.16	63	109.93	111.07	67	121.53	112.48	78
Total investment in subs / Equity capital															
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback	0.13	0.25	45	-0.07	0.67	28	-0.22	0.47	23	0.47	0.36	59	-0.19	0.35	20
Equity investment in subs – equity cap / Net income (X)	0.24	0.83	16		3.93			1.82		0.87	1.22	46		1.22	
Coverage Analysis	150.65	138.64	62	94.51	143.95	29	94.12	136.59	23	89.37	177.68	16	175.27	162.34	55
Operating income-tax + noncash / Operating expenses + dividends	128.44	130.64	53	82.97	154.33	24	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54
Cash from ops + noncash items + op expense / Op expense + dividend	88.76	103.17	41	160.60	148.07	66	134.10	134.08	61	187.33	116.34	89	130.31	103.19	77
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	1,800	1,479.01	70	757.61	2,733.67	43	877.43	2,016.32	44	348.31	1,968.54	21	840.93	2,898.75	41
Pretax operating income + interest expense / Interest expense	1,737.04	1,667.11	69	726.94	1,374.36	43	844.74	1,539.23	48	347.79	1,632.83	18	840.93	1,369.37	39
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	155.07	153.06	59	96.25	169.52	29	95.83	150.43	23	94.49	210.80	15	178.59	188.90	49
Dividends + interest from subsidiaries / Interest expense + dividends	66.67	12.78	87	18.81	15.95	68	30.85	13.95	76	12.75	16.52	65	30.49	16.08	73
Fees + other income from subsidiaries / Salary + other expenses	6.06	41.77	15	13.80	27.95	48	14.09	35.64	43	15.88	57.11	33	4.16	33.93	10
Net income / Current part of long-term debt + preferred dividends (X)	13.70	3.64	93	15.43	3.69	90	13.84	3.85	89	14.79	2.64	93	18.66	2.61	97
Past Due and Nonaccrual as a Percent of Loans and Leases	0.21			0.05			0.10			0.04			0.24		
90+ days past due	0.96			0.97			1.03			0.54			6.54		
Nonaccrual	1.17			1.02			1.13			0.58			6.78		
Guaranteed Loans as a Percent of Equity Capital	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To bank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets	2.76	1.79	83	2.45	2.90	80	2.56	2.66	81	2.87	5.62	76	2.96	5.50	76
Nonbank assets of nonbank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined thrift assets (reported only by bank holding companies)	0.02	0.07	84	0.01	0.07	80	0.01	0.08	79	0.02	0.19	74	0.03	0.21	77
Combined foreign nonbank subsidiary assets															

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	63.39	78.46	44	107.56	73.92	78	107.45	81.10	80	118.60	57.84	88	50.13	57.26	50
Dividends declared / Net income	44.93	25.30	91	66.35	60.26	62	60.80	42.29	76	46.68	33.08	75	42.57	27.33	79
Net income – dividends / Average equity.....	4.98	9.64	12	2.05	1.15	51	2.59	4.14	31	5.05	6.46	29	6.26	7.33	38
Percent of Dividends Paid															
Dividends from bank subsidiaries	166.90	139.49	68	104.71	166.94	40	102.75	132.17	37	109.63	178.13	32	205.01	157.73	61
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0.18	3.41	58	2.33	7.53	64	10.67	7.13	82
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	166.90	193.08	60	104.71	205.70	32	102.94	174.85	25	111.96	260.40	20	215.67	215.26	57
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	86.78	36.56	92	70.67	82.59	45	67.83	60.28	56	48.72	66.55	31	87.38	60.71	80
Interest income from bank subsidiaries.....	0.07	0.11	76	0.96	0.58	76	0.56	0.36	78	1.89	0.54	84	1.89	0.52	84
Management and service fees from bank subsidiaries	0.85	0.90	80	1.26	3.18	75	1.24	1.47	78	0.77	1.55	75	0.71	1.88	74
Other income from bank subsidiaries.....	0.74	0	95	-0.45	0.01	2	0	0	46	0.12	0	95	0	0	47
Operating income from bank subsidiaries	88.44	38.35	90	72.44	98.26	42	69.62	62.88	55	51.49	69.36	31	89.98	63.43	74
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	0.80	56.39	33	13.83	82.95	36	64.76	51.40	55
Interest income from nonbank subsidiaries.....	5.95	2.35	83	23.56	7.62	84	14.29	7.38	82	47.83	20.25	79	34.36	18.56	80
Management and service fees from nonbank subsidiaries	0.54	0.63	82	1.57	1.87	82	1.12	0.86	83	0.79	1.92	80	0.88	2.96	82
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	6.49	76.16	28	25.13	78.35	44	16.21	79.84	32	62.45	150.41	32	100	99.33	59
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.55	67.82	60	93.40	66.84	52	93.87	69.76	52	86.89	67.32	41	89.88	65.18	48
Interest income from bank subsidiaries.....	0.08	0.39	66	1.27	1.06	78	0.77	0.63	76	3.37	0.80	86	1.94	0.92	79
Management and service fees from bank subsidiaries	0.95	2.08	76	1.67	2.32	75	1.71	1.87	78	1.37	1.81	77	0.73	2.01	75
Other income from bank subsidiaries.....	0.83	0.02	93	-0.60	0.07	1	0	0.04	45	0.21	0.03	90	0	0.02	47
Operating income from bank subsidiaries	99.42	81.78	61	95.73	81.90	40	96.35	82.20	43	91.84	78.80	34	92.55	74.20	39
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0.17	1.95	60	1.84	2.65	68	4.68	2.57	81
Interest income from nonbank subsidiaries.....	1.37	0.35	88	3	1.11	88	2.98	0.73	90	6.37	1.19	90	2.48	2.32	84
Management and service fees from nonbank subsidiaries	0.12	0.02	89	0.20	0.04	91	0.23	0.02	92	0.11	0.06	88	0.06	0.03	88
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	1.49	6.48	63	3.20	6.25	70	3.39	4.70	72	8.32	7.29	78	7.22	7.64	74
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	12.51	135.34	30	13.29	237.31	26	12.30	135.13	25	30.49	83.37	51	0	87.87	16
Loans and advances from subsidiaries / Total debt	3.38	28.31	33	3.33	33.86	35	3.25	27.08	34	3.97	28.33	36	0	26.53	12